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**Rod Lingsch for Congress 2024**

**Texas' 35th Congressional District**

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##

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**Introduction**

We all want the same things in life. A sense of purpose that brings meaning to our lives and value to our relationships. The opportunity to make a better life for our families while serving others with kindness and compassion. All Americans equal in liberty, secure in our safety knowing that all those who we pay to protect us are true and just. Each of us respecting one another’s faith, beliefs, lifestyles, and opinions peaceably. Free from the restrictions of an oppressive government by those that we elect to represent us. To be granted equal opportunity to obtain the American Dream without worry about the quality of education, healthcare, or a livable wage; so that we too can reach our potential and better serve America.

Governments have evolved out of necessity, created by their people striving to provide for their safety and liberty. Every government throughout history has struggled to find the perfect balance for its citizenry. Mandating too much safety brings about tyranny while too many freedoms inevitably will lead to chaos. Unfortunately, even in this modern era, governments continue to demonstrate their inadequacies providing for its citizens, and in recent years, America too has shown how easily it can be corrupted by tyranny as its citizens have spiraled into mass hysteria.

The most significant problem every government must overcome is preventing those in power from manipulating and controlling the citizenry. When the wealthy want to gain power and politicians fear they will lose power, they always create narratives that divide citizens, one against another. When their unchecked power has no accountability to a higher authority, they will persecute anyone who is perceived as a threat and bring about tyranny that will destroy society.

Our Founding Fathers clearly understood the challenges of bringing balance to government by the failures demonstrated throughout history. After months of contentious debate, they created a Constitutional Republic that exists to serve its citizens, not rule over them. They enshrined in our Constitution the necessary checks and balances on the federal government to stave off tyrannical powers. They also gave us a Bill of Rights to ensure our freedoms would be protected and unbroken. However, as with all governments, our elected officials in collusion with their wealthy donors have ravaged those protections and freedoms.

We can’t help ourselves by attacking each other and blaming each other for the problems that those in power created. This only does exactly what politicians intend it to do, it takes your power and gives them control. History demonstrates that success only comes when people work together creating equal opportunity for each other. We can only overcome our differences by not allowing politicians to lie and fool us into believing they care about us. They never did and never will unless we come together as citizens united. We are a government of the people, by the people, and for the people, not by the dictates of equal outcomes from a tyrannical government. Only when we decide to take control of our lives will we have the true power that our Founding Fathers gave us through the Constitution and Bill of Rights.

I have incorporated all my solutions to America’s problems into a program called the United States Citizen Fund (USCF). The USCF provides every citizen with equal opportunity to pursue their aspirations and reach the happiness they deserve. We can only balance the equality of liberty and security between citizens and government by implementing the changes that America desperately needs. It is important to know that every USCF program is designed to eliminate government control and interference in our lives. USCF helps ensure the protections and freedoms granted by our Constitution and Bill of Rights are bestowed to every citizen, equally.

Please take the time to read through these pages on the issues and reform processes for a better understanding of what you and I can do to save America!

**About Me**

**Rod Lingsch**

Hi, my name is Rod Lingsch, and it would be my honor to serve you as your Representative! We need to start electing people to political office who can actually solve America’s problems instead of those who continue to blame others for the problems they themselves create. Take a look at my ideas on how you and I can work together to fix America’s problems. Invite your family and friends to look at these ideas and have a conversation about them. If you like my solutions, then please consider voting for me.

I grew up poor, on welfare, with domestic violence. By any standard, I should not have been successful in life. While everyone struggles with life’s ups and downs, it’s what we learn and how we respond to those struggles that defines who we are. When life is hard growing up, education does not seem to be as important as survival, but children still dream of their future. My dream was to become a pilot.

When my teachers asked me what I was going to do with my life, I told them I was going to be a pilot. They would snicker and say you do not have the money or aptitude to become a pilot so you would be better off as a laborer. How do you motivate a teenager? Tell them what they can’t do! So, those words became my motivation to prove them wrong. It is not the lack of money that makes us poor, but the failure to follow through with our dreams and aspirations. By not dwelling on the past, my eyes were opened to future possibilities, and it was God’s grace that showed me the path to my success.

I worked hard and became an A student. Within a few years after high school, I was working as an engineer in radio and TV. Upon graduation from the University of Pittsburgh, I was selected for pilot training in the U.S. Air Force. I received my commission as a Second Lieutenant from Officer Training School (OTS) at Lackland AFB in San Antonio, Texas. While at OTS, I went before a selection board and was awarded a pilot slot for the prestigious Euro-NATO Joint Jet Pilot Training at Sheppard AFB in Wichita Falls, Texas. I met the love of my life there and dragged her around the world with me where she worked as a Registered Nurse, and we raised our three wonderful children. James, a Pharmacy Technician, and 4th year PharmD candidate; Jonathan, a 7th-grade English teacher and esports coach; and Jennifer, a Master’s of Deaf Education and Hearing Science certified educator for deaf children.

During my 22 years in the Air Force, I was an aircraft commander of the amazing F-111D & F fighter jets and an Instructor Pilot in the Air Education and Training Command. I was deployed into combat as a pilot and later on the ground with the Army as an Air Liaison Officer. I thrived in mentoring junior officers in my leadership positions as a flight commander, operations officer, and Instructor Pilot. After 22 years in the Air Force, I owned and operated a successful business. I fulfilled another dream by graduating from the Central Texas College Police Academy and I worked as a Texas police officer.

From 2010 to 2021, I was employed as a government contractor in support of the U.S. Military, State Department, and Homeland Security. My primary mission was flying overwatch in what is called Intelligence, Surveillance, and Reconnaissance (ISR). I worked with CBP agents in Texas and Arizona and the military and State Department in Iraq and Afghanistan. During my last 6 years overseas, I worked at the Hamid Karzai International Airport in Kabul, Afghanistan. Contractors were ordered out of Afghanistan after a beloved Afghan Mi-17 crew that we trained was shot down on March 16, 2021, by the Taliban with an advanced Chinese laser-guided missile. We were reluctant to leave our friends but also relieved since Intel lost track of the missiles after they arrived in Kabul. I left Kabul for the last time on April 17, 2021.

As a pilot, I have worked with, trained, and met countless people from all across America and all around the world. My passion for learning has made research my main hobby over the last 55 years. Since June of 2000, I have discussed my solutions for America’s problems with thousands of people from all walks of life. Everyone loved my ideas and would tell me I should run for political office. I told them I don’t know if I could ever be a politician because I would not be able to lie to my constituents. So, I offered my solutions for America’s problems to hundreds of politicians from both parties across the U.S. and none ever expressed any interest. I can only speculate that they fear losing power more than they fear the consequences of the problems they created.

**Why I’m Running for Congress**

I feel compelled to run for office because America has become so divided, and our elected officials are the reason why. When politicians fear they are losing power they create narratives with the intent to divide citizens against each other. They push lies they know their followers want to believe are true but are designed to distract from the problems they created. This process is well-known to psychologists. It is studied extensively because it creates mass hysteria in a society that can lead to mass insanity and societal collapse. We all must resist politician’s lies so that we can work together and fix America’s problems.

I was raised as a Kennedy Democrat by my mother, and we cherished those values. As a single parent, she worked two jobs and put herself through nursing school while taking care of her five children. Throughout her life, I could never convince her that post-Kennedy Democrats were nothing like JFK. While at College, I got to meet Jimmy Carter and he shook my hand. He promised all Americans a better life, so I voted for him. It did not take him long in office to see things go from bad to worse. Double-digit unemployment, double-digit inflation, empty grocery store shelves, and long lines at gas stations.

The final straw for me that broke the proverbial donkey’s back was the EPA under President Carter. The 1977 Clean Air Act shut down every steel mill in Pittsburgh, PA overnight, without any warning or regard. The entire economy of Pittsburgh and surrounding communities collapsed. All my relatives lost their jobs. People were committing suicide every day because they could not handle the stress of losing their jobs, homes, and businesses. I studied the entire history of the Democratic party and from what I learned, I vowed to never vote Democrat again.

I am a Christian Conservative based on my values and I have voted that way since President Carter. Others may conclude that I am closer to a moderate due to my opinions based on my life’s work of research. I understand all issues from both a conservative and liberal perspective. I also perceive the conservatives of today are more like the liberals of the JFK and MLK era, and these are the values those virtuous men bestowed upon my generation:

*My fellow Americans, ask not what your country can do for you, ask what you can do for your country; My fellow citizens of the world, ask not what America will do for you, but what together we can do for the freedom of man.*

**John F. Kennedy, January 20, 1962**

*I have a dream that one day this nation will rise up and live out the true meaning of its creed: We hold these truths to be self-evident, that all men are created equal.**I have a dream. . .the sons of former slaves and the sons of former slave owners will be able to sit down together at the table of brotherhood.**I have a dream that my four little children will one day live in a nation where they will* ***not be judged by the color of their skin but by the content of their character.***

**Martin Luther King, August 28, 1963**

While I am fiscally conservative and somewhat socially liberal, I stand true to the American values of faith, family, and freedom. I understand and support the premise of some liberal complaints; however, their methods are completely the opposite of what must be done to fix the issues.

Liberal politicians make matters worse by wanting change immediately without thinking through the consequences of their actions.On the other hand, conservative politicians prefer the status quo and only want to make a change after thinking through all the potential problems.When it comes to change, liberals are too fast, and conservatives are too slow.History has demonstrated that we humans do our best work and have the most success when we overcome our differences and work together.

As your representative, I will work for you, and with you, to restore America as the best hope for humanity, but we must fix our problems first**.** My programs will ensure that our government works for all of us and not just the wealthy who like to tell us how they think we should live our lives.

The first three laws that I will work tirelessly to have passed by Congress are:

1. Congress can impose no law upon the citizens of America that they themselves are not subject to.

2. Every law that is enforced upon any citizen shall apply equally to every government official and employee.

3. Every government employee and official, in the course of their duties serving the public shall be audio and video recorded at all times, without exception.

As your Representative, I make you this promise: I will not lie to you**.** I will tell you the straightforward truth as I have learned through extensive research.I do not want your money; I want your vote. If you believe in me and what I relate to you then spread the word and vote for me.Tell your family and friends about my reform ideas and ask them to consider voting for me.

Please feel free to call or email me with any questions.

May God bless you, and God bless America!

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| --- | --- |
| Rod@Lingsch.US | A qr code with red and blue squares  Description automatically generated |
| (830) 461-7181 |
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**The Issues**

**America is Broken**

Every institution that a society relies on to ensure the freedoms and provide for the security of its citizens is broken in America and our elected officials are directly responsible for our misery. America is broken because the people we entrusted to run our government have bankrupted it. Politicians put our country $34trillion in debt with over $183trillion in unfunded liabilities. Now our government has no money to fix anything. Despite record revenue through taxation over the last 3 years, 90% of the federal government’s income goes to mandatory spending for entitlements, welfare, and the interest on the federal debt. Politicians have no options other than printing more money, adding more to the federal debt, and causing inflation. All of which decreases the value of your wages and pension.

Every problem we citizens have endured throughout our history came about as a result of the decisions made by politicians.The Great Depression, every economic recession, the housing market collapse, the outrageous college fees and subsequent student loan crisis, the news media crisis, the social media crisis, confusion over the pandemic, mass anxiety and hysteria of the population, inflation and high unemployment, mass lootings and the rapid increase in crime, even the extreme violence, numerous deaths, and $2 billion destruction of minority communities from the Antifa/BLM riots.

Politicians know exactly what they need to do in order to control and manipulate us but seemingly have no clue on how to solve any of the problems they created. Is it incompetence or intentional? If we are going to solve America’s problems, we need to stop voting for politicians who promise everything and give us nothing but chaos and confusion in return. Be the solution!

If you would like to help solve America’s problems, then please do the following. Read through the solutions proposed on these pages and ask your family and friends to do the same. Discuss these ideas with your family and friends. Then vote out the politicians who don’t care about you and vote for those that do. I am committed to working with you to fix America’s problems and restore life, liberty, and prosperity for all.

**Economy in Crisis**

From 1790 to 1970, American industrialization fueled by its classical free market economy was the envy of the world. By 1871, the U.S. became the world’s largest economy through hard work and technical innovations. In the 20th century, the U.S. was producing 10 times the number of patents of all countries combined every year. America was creating 25% of the world’s total economic output with less than 5% of the world’s population. And America’s farmers were feeding one-third of the world.

In 1965, everything started to change. The U.S. fully adopted Keynesian economic principles with the government giving the Federal Reserve enormous power and control over the economy. Keynesian principles are guided by a lender/consumer debt-driven philosophy.The Fed’s absolute authority changed America’s free-market economy into a highly regulated government-controlled form of Capitalism known as Social Capitalism. This anti-American style of Capitalism resulted in numerous significant changes to the U.S. economy that only benefited politicians and their wealthy donors, making us subjugate to them, or in Socialist terms, the Working Class.

Since 1970, the middle-class population has decreased from 61% to 49%, and their overall wealth has been cut in half. During this timeframe, corporate executive compensation grew by 1,000%, and American workers’ pay increased by a meager 15% after inflation. Currently, the average salary of America’s 3 million corporate executives is $22 million per year while the pay of American workers has stagnated over the last 50 years.The lower half of America’s workforce, 67 million people, averages about $40,000 per year, with a median household income of $74,580.

**Lost Jobs**

It appears from their actions that politicians and corporate executives despise the American worker as demonstrated by stagnant wages creating income inequality, corporate raiders looting workers’ private pension funds, businesses continually sending American jobs overseas, and illegal immigrants taking jobs at home. Corporations gave up millions of American jobs overseas to other countries while politicians allow tens of millions of foreigners to enter the U.S. illegally further, adding to income instability and suppressed wages.

Since its inception in 1970, the EPA has shut down industry after industry resulting in the loss of millions of American jobs and causing countless thousands of bankruptcies. Now the global warming hoax is destroying our economy, costing millions of jobs and trillions of dollars in lost revenue.

Corporations tired of unions successfully negotiating workers’ demands for better wages and benefits in the 1970s waged war against the American worker with politicians happily appeasing their corporate cronies. Throughout the 1980s, corporations raided workers’ pension funds, stealing back the gains unions made. When the Federal Trade Commission was asked why they did not put an end to corporate raiding a Commissioner responded that it was a “*necessary evil to eliminate poorly run companies*.”

In the 1990s, corporations started moving jobs overseas. In 1993, President Clinton signed the North American Free Trade Agreement (NAFTA) into law. NAFTA not only undermined wages and workplace safety in the U.S., but America lost 415,000 high-paying auto manufacturing jobs to Mexico and 290,000 high-paying aircraft manufacturing jobs to Canada. The U.S. government and corporations willingly giving away American jobs to other countries seems like retribution against the American worker.

If the 20th century wasn’t bad enough, the 21st century has both politicians and corporations doing everything they can to undermine the American worker. Corporations continue to abandon U.S. workers by exporting millions of jobs overseas. Many of these U.S. corporations employ up to a million workers overseas with less than 50,000 in America.

Currently, there are more than 30 million undocumented aliens in the U.S. That number is 10% of America’s total population. Congress recently reported illegal migrants cost taxpayers $451 billion in 2022 and they expect that amount to significantly increase each year. Besides your tax dollars paying for their food, housing, and medical care, they are here to take your job at half the pay. It works very well for businesses when your tax dollars subsidize the care and welfare of their illegal employees.

Corporations also want to replace America’s highly skilled technical workers. They have been lobbying for unilateral control over foreign work visas and it was written into President Biden’s Build Back Better Act. It gave corporations the power to issue 10-year work visas without any government oversight. While politicians continue to curry favor with the wealthy at the expense of American workers, our economy is dying from their poor political decisions.

If we want to fix our failing economy, end income inequality, and pay off the federal debt we must reign in Keynesian policies, change our current tax structure, and return to a free-market economy by eliminating government overregulation.

**Debt & Taxes**

**Taxation**

The federal government imposes more than 100 taxes and fees on Americans. Add state taxes and you will have to work 5 months out of the year just to pay your tax liability. Include the devaluation of the dollar due to inflation and deficit spending you can add another month of working for the government before you can start earning your income for yourself and your family.

I want us to be free from government control and abuse. Taxation, more than any other means, gives government control over its citizens. Sure, politicians love spending your money but more than anything else they know taxation gives them absolute control over you. Comply with taxation or suffer the consequences.

This, more than any other reason, is why our Founding Fathers opposed income and property taxes. When they expressed their concerns that the states and federal government could easily exploit citizens; they were not just speaking about the history of government abuse, but they themselves experienced it first-hand. That is why the Founding Fathers wrote into our Constitution that all taxation will be based on economic productivity, and it must be uniform throughout the United States.

**Income Tax**

In the early 20th Century, when members of Congress planned an amendment to change the Constitution for a federal income tax, citizens vigorously opposed it; however, as usual, Congress ignored the will of the people. Some Congressmen recommended a maximum 5% limit on the new federal income tax, but they were excoriated in the press and laughed out of office.

President Wilson signed the 16th Amendment into law on October 3, 1913. Soon after, the highest income tax rate jumped from 15% in 1916 to 67% in 1917, and then 77% in 1918. This tax burden on America’s wealthiest entrepreneurs set in motion the events leading to the Great Depression. The top marginal tax rate reached 94% by 1944. To quote Margaret Thatcher, *the problem with socialism is that you eventually run out of other people's money.*

During the 1950’s, members of Congress colluded with the wealthiest in America writing more than 15,800 tax exemptions. While politicians from both parties accepted bribes and kickbacks, these back-door deals freed up the cash entrepreneurs needed for the 1950s economic growth and expansion. To mitigate political corruption and promote economic growth John F. Kennedy was the first president to lower income and corporate taxes. JFK cut income taxes from a range of 20-94% to 14-65% and the corporate tax rate from 52% to 47%. President Kennedy’s tax reductions fueled the economic boom of the 1960s.

Income tax makes up 50% of all federal revenue each year. Payroll taxes for Medicare and Social Security make up another 30%, half paid by employers and half paid by employees. The top 5% of income earners pay 65% of this tax burden with the middle-class paying 32%. The bottom 50% of income earners only pay the remaining 3% of the tax liability. Those at or below the poverty level receive earned income credit meaning they get paid by the federal government for not working.

**New Taxes**

When it comes to taking your hard-earned money the federal government and state’s unquenchable lust never seems to be satisfied. Through President Biden’s Build Back Better Act (2021) and the Inflation Reduction Act (2022) his administration implemented new taxes while committing trillions of dollars to Green New deals. This year, the Biden administration is considering adding 13 new taxes and increasing 42 other taxes with their “Reforming America’s Tax Code 2.0.”

California, with all their societal problems keeps adding new taxes as people and businesses flee the state. California is $145 billion in debt with a FY 2024 deficit of $68 billion, and $1 trillion unfunded liabilities. Who knew the Eagles’ song, *Hotel California* © would become so prophetic as California’s new state “*Exit Tax*” took effect in 2024. Individuals and businesses may not leave California until they have paid their state *exit tax*. The tax is based on the value of a business or individual’s total assets, including property, possessions, stocks, and other investments. CA is even trying to impose this tax on those that have left the state years before the tax became law.

Thanks to the New York Judge and Attorney General’s fraudulent civil case against Donald Trump, the legislatures of New York and California are working on a Wealth Tax to go after the assets of businesses and the wealthy. These unprecedented new laws not only allow their assets to be taxed but will permit the government to perform a forensic audit on any business or individual they choose to target.

As previously mentioned, Democratic politicians never seem to think through the consequences of their actions so let’s see how well these new taxes work out for them.

**Federal Debt**

Our government officials have proven themselves incompetent when it comes to spending your hard-earned tax dollars. The federal government is so broke that it has made no effort to pay down the federal debt since 1999. When the government spends 80% of their yearly revenue to pay for welfare and entitlement programs and another 10% just to pay the interest on the federal debt you can see why the federal government has no money to pay for any of the programs America desperately needs.

Over the last 3 years, the federal government has added $5 billion every day to the federal debt. That is more than $1.8 trillion added each year. Because of our government’s reckless spending, the Feds only recourse is to print more money creating inflation. This means your money and retirement savings are worth less and less each year.

Despite America’s catastrophic financial problems, the Biden Administration has committed trillions of tax dollars to Green New Deals that will do nothing more than make the rich richer. From 2009 to 2011, President Obama authorized the Department of Energy to give hundreds of billions of tax dollars to Green Companies. VP Biden traveled and spoke at many of the companies on how their green technologies was going to save America, some just weeks before they declared bankruptcy. 80% of those companies were bankrupt or in a distressed status within 2 years. However, hundreds of executives became instant millionaires after receiving government funding.

**Paying Off the Federal Debt**

I want to make a few things perfectly clear. The Department of Treasury, the Federal Reserve, the Congressional Budget Office, and the White House’s Office of Management and Budget know without a doubt that our current tax structure can never produce enough revenue to pay off the federal debt. They have worked out the math. It is their job to work out the math. As a lifelong learner and researcher, I worked out the math many times on what would need to be accomplished for our current tax structure to pay off the federal debt. Citizens would never put up with what is required, and our government has proven they are not capable of constraining themselves to make it possible.

During WW II Americans were subjected to socialism for 4 years. The government took control of all industries. Citizens received scant rations of food for their entire family, and everyone worked long grueling hours with very low pay in support of the war effort.

Americans would need to be subjected to those same constraints for more than 40 years with the elimination of all welfare and entitlement programs in order to pay off our current federal debt. My Currency Usage Tax in conjunction with the United States Citizen Fund can pay off the federal debt in less than 8 years without any of the pain and suffering.

**Entitlements & Welfare**

**Poverty**

In 1935, President Roosevelt signed the first social welfare program into law, the Social Security Act. Since then, our government has spent over $40 trillion on welfare and entitlement programs that have done more harm to our society than it helped.

After WW I and WW II, there were precipitous increases in poverty due to the influx of immigrants and the abandonment of soldiers returning home from war. The term Hobo was given to soldiers trying to make their way home after WW I. Upon arrival at a port of entry in the U.S., they were given $1.35 by the military and then told to find their own way Homeward Bound. After WW II the overall poverty level in the U.S. was decreasing at a rate of about 1% per year. The poverty rate in Black communities was improving faster than other races because of their strong values of faith and family. By the time President Johnson declared his “*War on Poverty*” in 1964, the Federal Poverty Level (FPL) was 19%. Even with the numerous welfare programs enacted by Johnson, the overall poverty level had only dropped to 12% by 1970. However, the poverty level in predominantly Black communities started rapidly increasing.

In the best economic times, the Federal Poverty Level only drops to about 11% and increases to about 13% in hard times. Even in the worst recession the poverty level of married couples, including Black families, has never gone above 8.5%. 2018 was the first time the Federal Poverty Level dropped below 11% which makes you wonder what was done differently. The FPL dropped to 10.5% and remained there until the pandemic hit the U.S. in 2020. Today the FPL is 12% with 38 million citizens living at or below the poverty level. That number does not include the 30+ million illegal migrants who cost you more than $450 billion each year.

**Social Security Going Bankrupt**

The Federal Social Security Administration (SSA) is a pyramid scheme that was doomed since its inception. Social Security Income (SSI) is comprised of two trust funds, including Old-Age and Survivor’s Insurance and Disability Insurance. 1 out of 5, nearly 68 million Americans collect SSI payments of which more than 47 million are over the age of 65.

The average yearly SSI payout is $21,925 which equates to a $1.5 trillion yearly liability on the federal government. The combined Old-age Survivor’s and Disability Insurance (OASDI) has been in deficit spending since 2015 adding hundreds of billions to the federal debt each year. Due to deficit spending and unfunded liabilities, OASDI is forecast to be insolvent by 2030. Baby Boomers are retiring at a rate of 10,000 per day, adding more than 3.6 million retirees each year. This rate will continue until 2029 adding billions more each year to the federal debt, further compromising SSA’s sustainability.

**Welfare**

The federal government maintains 83 different welfare programs.Include every state programand that number jumps to more than 600. Currently, 135 million Americans receive some form of welfare subsistence including 24 million children. In 2023, federal welfare programs cost taxpayers $3.5 trillion. This same year the states paid out nearly $1 trillion for their welfare programs. Since 2015, spending on state welfare programs has become the single highest expense with the states spending more on welfare than they do for public education.

Welfare is an enormous bureaucracy that is inefficient and overly expensive to maintain. In 2023, $1.2 trillion was required just to maintain the federal welfare system. The states fare much worse with $800 billion paying for operational expenses and state employees maintaining their bureaucracy making less than $200 billion available for family subsistence.

If you have ever been required to take on welfare, you know it is a nightmare. It destroys your soul and makes you feel like everyone sees you as being less than them. When people treat you that way you begin to believe them and may seek retribution or turn to comfort through alcohol or drugs. The government is no better with its endless bureaucracy, long lines, maddening paperwork, drug testing, and the humiliation of proving need while constantly being told what you can and cannot do with welfare subsistence.

America’s welfare programs required recipients to persist in their impoverished status in order to maintain their benefits. If a citizen obtaining support from current welfare programs attempts to improve their quality of life, they are quickly removed from their safety net. This structure results in multiple generations of families and ever-increasing numbers of single parents completely dependent on welfare, stuck in a substandard government-subsidized way of life. In the 1960s, less than 1 out of 5 families were single-parent households, thanks to government dependence on welfare, that number has more than tripled to 3 out of 4. This is how politicians have destroyed communities all across the U.S. by making people dependent on government instead of our American values of faith, family, and freedom.

**Healthcare Crisis**

America spends more on healthcare than any other country, exceeding $4.95 trillion in 2023. Since 2000, medical costs have increased on average 4.85% each year, outpacing the GDP’s 2.85% annual growth. In this decade, healthcare costs are expected to increase by 5.6% per year and 6.1% for those who pay out of pocket.  At these rates, the total U.S. healthcare costs will exceed $7 trillion by 2030.

Federal and state laws make it illegal for hospitals to deny medical care for individuals who do not have healthcare coverage. These laws also make it illegal to deny healthcare to any of the 30+ million undocumented migrants in America regardless of their employment or health insurance status. As a result, nearly $500 billion in unpaid medical expenses are passed along to us each year as part of our annual increase in medical costs.

Losses due to the uninsured have increased dramatically due to the 9 million migrants that have entered the U.S. illegally since January of 2021. While the uninsured are a leading cause of the increase in healthcare costs each year, Medicaid and Medicare have also significantly added to our woes.

President Obama assured us his Affordable Care Act (ACA) was going to fix all of America’s healthcare issues. ACA, otherwise known as Obamacare, became law on March 23, 2010. Before ACA became law, 92% of Americans said they were satisfied with their healthcare coverage. After ACA, less than half said they were happy as most were forced out of their previous plans while ACA regulations increased the cost of their premiums and copays.

ACA was also supposed to fix America’s healthcare enrollment and funding problems by making healthcare more affordable; however, enrollment only increased 7% overall leaving 27 million American citizens still without health insurance. ACA did significantly increase the enrollment in Medicaid and the Children’s Health Insurance Program (CHIP). 16 million individuals were added to Medicaid and CHIP by the end of President Obama’s second term. This added another $4 trillion to the federal debt during the same time.

Those of you who pay for your own private healthcare programs made up 40% of the overall 2023 healthcare expenditures, while 10% of U.S. citizens paid cash for their healthcare in what is called an out-of-pocket expense. Besides paying for your own healthcare, your government also gives you the opportunity to pay for the healthcare of 156 million citizens. Your tax dollars paid half of America’s $4.95 trillion healthcare bill in 2023 through state and federal programs such as Medicaid, Medicare, and CHIP costing you an additional $2.475 trillion.

Politicians tell us we need *Medicare for All*, now! What they describe as a single-payer healthcare system. They are determined to eliminate our private healthcare and replace it with a system that gives them complete control. Politicians have a way of making it all sound so good but here’s what they don’t tell us.

Medicare became law in 1965 and has required federal subsidies since 1969. Despite subsidies, Medicare spends significantly more than it brings in through the Medicare payroll tax. Even with workers and employers paying into the Medicare fund, federal subsidies for Medicare make up one-third of the total deficit each year.

The Congressional Budget Office and the White House’s Office of Management and Budget conclude Medicare will be insolvent by 2025. This is the real reason politicians want every citizen on Medicare. They know Medicare will collapse soon and believe they can rein in costs by deciding who, how, and when we can have medical care.

America leads the world with the most advanced hospitals, medical systems, and research but care for the average citizen is more like reactive sick care than proactive healthcare. We have the knowledge and ability to identify most illnesses before they become chronic; however, when your country is $34 trillion in debt, only the wealthy can afford the medical care that actually sustains quality of life.

**No Excuse for Substandard Healthcare**

There is no excuse for the wealthiest nation on Earth to have substandard healthcare for its citizens. I want to make this perfectly clear! Every industry in America is controlled by federal government regulation. This includes our medical industry. Politicians love to blame our overly expensive healthcare system on Big Pharma and Health Management Organizations (HMO) because it takes the spotlight off their failures. And unfortunately, there is a large portion of society that will always believe the lies politicians tell are the absolute truth.

HMOs operate with a net profit margin of 2.5%. Most hospitals operate month to month with little or no profit margin, so they technically operate as non-profit. All too often hospitals show losses in the millions of dollars each month because the Feds are late in their Medicaid and Medicare payments, or they have reduced what they are willing to pay.

The net profit margin of Big Pharma is 15% as compared to restaurants 15%, telecom 15%, transportation 20%, technology 20%, and financial services 25%. The net profit margin of Big Pharma is in the bottom 50% of all U.S. industries but it has the highest research and development costs. While the gross profit of pharmaceutical companies is high, they still don’t make it into the top 10 of industries. Again, to be clear, it was the policies of the federal government that created Big Pharma and it is the Food and Drug Administration that overregulates it. The way we reduce medical costs is to remove government control and allow it to return to the free market.

The only sector of America’s medical industry that operates in the free market without government regulations is Aesthetic medicine, commonly known as Cosmetic surgery. And the free market is why it has become a boon for doctors. A free market enables productivity that increases quality and decreases prices. Better quality, the more people want it, lower prices, more people can afford it. Aesthetic medicine is a $300 billion-a-year industry with a 15% annual growth rate.

**Mental Healthcare Crisis**

We have created a society where 1 in 5 people say they are lonely because they have never been in a romantic relationship. Where 1 out of 4 say they have few friends outside of social media. Our woke culture has become a landmine of confusion where we cannot even define the most simplest of biological distinctions; male and female. As a result, 57% of teen girls and 29% of teen boys say they have perpetual feelings of sadness and hopelessness.

Chronic feelings of sadness can lead to chronic depression and when people lose hope, they lose their sense of purpose and value in life. Our crisis of cultural confusion has resulted in the mass hysteria of society and is a major reason why 1 in 3 of our children have contemplated suicide. The suicide rate in America has increased every year since 2005 after previous decades of continuous decline. Suicide is now the second leading cause of childhood deaths after accidents.

Children whose chronic depression goes untreated could result in permanent changes to their brain structure which may lead to Social Anxiety Disorder, bipolar disorder, or severe depression. Prolonged untreated depression in adults leads to the early onset of neurodegenerative diseases such as Alzheimer’s, Dementia, Parkinson and other diseases. People who receive treatment for depression have a 90% success rate but less than half seek treatment.

On average 20% of adults and 17% of children experienced some form of mental illness each year. These numbers increased 5% during the 2020 pandemic which is 1 out of 4 adults and little more than 1 out of 5 children. 1 in 20 adults experience serious mental illness. Unfortunately, about 45% of adults and 52% of children never receive any mental healthcare. Lack of good mental healthcare is a contributing factor for the 25 million Americans who suffer from depression.

Lack of mental healthcare contributes to 23 million Americans who use alcohol or drugs to cope with mental health issues. In 2023, there were more than 140,000 alcohol and 156,000 drug-related deaths in America. That was more than 380 alcohol and 425 drug-related deaths each day. Losses due to alcohol use disorder cost $300 billion and substance use disorder exceeds $600 billion each year in the U.S. $900 billion would be more than enough to pay for the Mental Healthcare needs of every American.

60% of suicides in the U.S. are related to depression and this number increases to 75% when alcohol or drugs are involved. Each year there are 1.4 million suicide attempts resulting in nearly 50,000 deaths. Suicide is the 10th leading cause of death with men dying at a rate more than 3 times that of women. Mental health issues are manageable, and suicides are preventable if we make healthcare proactive and take our mental health seriously.

My USCF healthcare programs are preemptive and proactive. They provide every citizen with the most complete healthcare possible utilizing the newest innovations available. While USCF healthcare programs are affordable and available to every citizen, our long-term goal is to mitigate chronic diseases. Advancements in medical research and technology will help us realize these goals before the end of this decade.

**Failure of Education**

Prior to 1980, America’s graduates from high schools and colleges were considered to be the best educated and trained in the world. Likewise, America’s colleges and universities were favored as the best in the world. According to the Program for International Student Assessment, America’s high school graduates are now rated only slightly above the 50th percentile of the 79 nations assessed in reading, math, and science. This places the U.S. at the bottom of the list for all industrialized nations.

Overall, US colleges are now only ranked 18th out of the top 36 industrialized nations according to the Organization for Economic Co-operation and Development despite having some of the most technically advanced research universities in the world. Besides the results of international assessment and ranking, it has been obvious to parents for decades that the U.S. Department of Education and the National Education Association (NEA) have not been serving in the best interest of our children. So, what changed?

**U.S. Department of Education**

In 1979, President Jimmy Carter signed into law the U.S. Department of Education despite concerns from many lawmakers that creating the cabinet-level position required a constitutional amendment. Throughout the 1970s, the relentless complaint from liberals was that America was stealing the most valuable resource from other countries, its people. Foreign nationals from around the world would go to great lengths to attend colleges and universities in the U.S. They knew they would receive quality education leading to high-paying employment.

However, once their education was complete most would obtain these high-paying jobs in America and stay. This became a primary reason why politicians wanted to create a Department of Education. This new department consolidated the federal government’s control over F-1 and J-1 visas so they could decide which individuals were permitted to remain in the U.S. and which ones were forced back to their home country.

**Student Loan Crisis**

Politicians forcing Affirmative Action quotas on colleges and universities is the primary cause of America’s student loan crisis. These institutions were required to hire lawyers and additional administrative staff to interpret Department of Education quota mandates, create recruitment policies, establish and maintain a system for ranking students based on race and gender, then deal with the lawsuits once the system was implemented. As a result, most universities were required to hire thousands of administrative staff. When professors and other personnel are included, essentially each college student is not only paying for their tuition but the entire yearly salary of one of the university’s employees.

If it was not bad enough that the Politicians created the student loan crisis, they had to make it much worse. In 2010, the Obama Administration nationalized the student loan market completely removing private lenders. Politicians devised this plan claiming it would raise them $58 billion a year to help pay for Obamacare. Needless to say, their plan did not work so well for college students and taxpayers. Shortly after the Obama administration took over, student loan defaults increased 2.4%. Instead of creating revenue for the federal government, it lost $21 for every $100, costing taxpayers more than $30 billion each year.

**From Success to Failure**

The reason America’s primary and secondary schools were successful prior to 1980 was the decentralized implementation of education. School administrators and teachers knew best how to meet the educational needs of their students. School districts in turn would make these needs known to their state education agencies which worked to meet their requirements. Imposing top-down education from the furthest removed institution, the Department of Education has miserably failed America’s children.

Since 1980, the federal government has spent more than $6 trillion to improve primary and secondary education. This amount is above and beyond the $1.3 trillion that the states spend annually on public education. Politicians eagerly throw taxpayer’s hard-earned money at issues as a distraction from the root causes of the problem. This is why politicians in Washington, D.C. never solve problems. They throw taxpayer dollars at an issue and then pat themselves on the back for a job well done. Politicians will never solve problems because they always ignore the underlying causes.

The Department of Education, State Education Agencies, academic research institutions, colleges, and universities have been struggling to solve America’s poor academic performance for more than 4 decades. America has the most diverse multicultural society in the world, unlike any other country. This makes our education problem particularly complex. While America’s traditional education system works well for some students it has been increasingly less so for minorities and the socioeconomically disadvantaged. These issues and cultural assimilation further exacerbate America’s education problems, creating cultural divide.

**The Solutions**

**United States Citizen Fund**

**Preamble**

The United States Citizen Fund provides every citizen of the United States with an unprecedented opportunity to obtain benefits from a strong American economy. An economy that is firmly grounded in free-market principles, that derives its strength from innovative businesses utilizing a dependable and resilient workforce that is governed by honorable politicians who are free of corruption.

**Introduction**

While it is true that every individual is responsible for their own actions, certain groups within our society have been at a disadvantage that impacts their ability to make progress in America. Politicians have failed to reconcile inequality through legislation and actually have made the progress of many citizens worse with welfare programs. USCF corrects these mistakes while it provides every American equal opportunity for a better quality of life and the freedom to prosper in the pursuit of their happiness.

Every citizen has access to USCF benefit programs. Native citizens upon birth and naturalized citizens upon completion of the naturalization process. USCF programs have no charges or fees for children under the age of 18; however, some have conditional requirements based on each individual’s specific needs. Every citizen is notified by their State Management System (SMS) when a USCF program is available, and SMS can help them set up and complete all processes.

**Purpose**

The purpose of the United States Citizen Fund is to ensure every citizen has the opportunity to achieve their American dream. An ever-increasing number of Americans believe they have no hope of obtaining this promise, realizing the value of their income diminishes while the wealthy in America prosper. As America rapidly transitions to a highly technical automated society, the rich get richer while there is less opportunity for the poor and middle class. The majority of problems Americans have endured throughout our history are directly attributable to the failed economic policies, over-regulation of Capitalism, and failing entitlement programs legislated by our elected officials.

USCF is grounded in the strength of America’s free-market economy. Utilizing free-market principles empowering Capitalism, the U.S. created the most prosperous economy humanity has ever known. With less than 5% of the world’s population America produced 25% of the world’s economic output. This is only possible with a free-market economy and why Socialist and Communist governments have turned to Capitalism for their economic prosperity. Freedom is the power that enables brave entrepreneurs, and only Capitalism can provide the resources that fuels innovation. Innovation that results in the U.S. producing more patents each year than the rest of the world combined. USCF harnesses the strength of America’s economy for citizens while correcting legislative failures that corrupted Capitalism.

**Goals**

The United States Citizen Fund has numerous goals that will fix the problems politicians created starting with:

1. Stop the out-of-control government spending.

2. Pay off the $34 trillion federal debt.

3. Make government work for us, not against us.

4. Ensure Constitutional rights will not be denied.

5. Restore the American Dream.

**Structure**

The term *“Entitlement Program****s****”* originally described programs such as Medicare, Social Security, and Unemployment Compensation. Since workers paid into these programs, they were entitled to receive benefits from them. Unfortunately, politicians’ wanton desire for votes and power has reframed *welfare programs* as *entitlement programs* giving recipients the impression that they were entitled to receive benefits without having to pay into the system. This has led to uncontrolled deficit spending that politicians have no clue how to manage or resolve. Despite what politicians may promise, no citizen is entitled to compensation without restitution.

For these reasons, within the context of USCF, welfare programs will be used to describe existing welfare and entitlement programs and benefit programs will be used to more clearly delineate programs under USCF. While there are many benefits available within each citizen’s individual USCF, the structure of these benefit programs are significantly different than current welfare and entitlement programs.

A very important aspect of USCF is to help citizens realize there is always hope for their future. This is particularly significant for our children. Research shows that children who develop a positive outlook for their future have fewer behavioral issues, are less likely to engage in risky behavior, perform better academically, and become successful in life.

The USCF can help our children develop this mindset regardless of socioeconomic status. By the time our children reach the age of 18 they will have accrued more than $1 million Virtual Currency (VC) in their USCF Account. After high school, young adults have the security of knowing that when they make the transition to college or the workforce these funds are available to help them prepare for their future.

Additionally, parents and children will have the comfort of knowing that under USCF all children are treated equally and receive equal benefits. A few examples are the Primary and Secondary Education Fund (PSEF) and children’s Primary Healthcare (PHC). PHC for children is integrated into the school district where they live. Identifying the healthcare needs of children early on plays a very important role in proactive healthcare. School staff are in a unique position where they can help identify a child’s healthcare needs before they become problematic or chronic. School districts are funded and staffed through PSEF where children have no premiums or copay for their primary healthcare. PSEF provides school districts equal funding for every child throughout the U.S.

**Funding USCF**

The Gross Domestic Product (GDP) is a measure of a country’s economic health. In 2023, the GDP was $26.2 trillion. Per Capita is the GDP divided by the U.S. population. The 2023 GDP per Capita was $78,300. Every citizen accrues Virtual Currency in their USCF based on the GDP per Capita. The more robust the economy, the higher the GDP, the more every citizen earns in their USCF each year. Virtual Currency can be used as government-backed collateral or converted to real dollars for many of the numerous benefit programs available to citizens.

**Implementing USCF**

Implementation of the USCF as a single-source fund reduces overhead and helps eliminate bureaucracy. Collectively, this will enable overall lower costs by decreasing the size of the government while improving efficiency. This will be done without negatively impacting families or individuals obtaining USCF benefits that replace former welfare and entitlement programs. As more Americans and their families transition out of poverty and into the middle class, costs will continue to decrease resulting in increased opportunities to improve the quality of their lives. After the USCF Currency Usage Tax (CUT) program has paid off the federal debt, funds will be freed up to augment the benefits of USCF programs.

Artificial Intelligent (AI) Neural Networks monitor USCF accounts to ensure efficacy while preventing Fraud, Waste, and Abuse. USCF AI is designed to assist the Federal Monitoring Service (FMS) and State Management System (SMS) in maintaining all USCF accounts. AI can also properly identify any citizens’ needs to determine which benefit programs would best serve them. Inputs on the citizen’s part are designed to be minimal as interactions and transactions are coordinated between the FMS, SMS, employers, banks, medical organizations, insurance companies, charities, and so on.

Even though USCF notifies citizens when benefits are available to them, each adult citizen is required to complete a Smart Contract which is an agreement of cooperation and understanding. In order for USCF benefits such as education, healthcare, and supplemental income to work effectively, citizens must comply with the terms of their agreement. These smart contracts not only help a citizen understand how their benefits work for them, but they are also designed to eliminate Fraud, Waste, and Abuse. When the conditions of the smart contract are agreed upon, virtual currency from the citizen’s USCF will be converted to real dollars and made available to them.

USCF works in conjunction with my tax program called the Currency Usage Tax. CUT eliminates America’s convoluted and burdensome tax structure by returning to its constitutional mandate of a uniform tax based on economic productivity. CUT eliminates federal and state taxes replacing them all with a single flat tax. CUT will contribute to the stability of our economy while providing sufficient revenue to pay off the federal debt. Additionally, CUT ensures workers, businesses, and our government have a common goal. The greater the productivity of our economy, the more revenue it creates, increasing benefits for all.

**Currency Usage Tax (CUT)**

My Currency Usage Tax eliminates all current federal and state revenue sources by replacing them with a single fair flat tax.Eliminating income tax and payroll taxes not only increases a worker’s spending power but will provide them with a greater opportunity to invest and save.Eliminating property tax means you can pay off your home or business sooner and the government no longer has the power to take your property through taxation.

Eliminating all small business taxes and fees affords them the opportunity to hire more people, pay better wages, and provide more goods and services.Eliminating corporate taxes will likewise allow corporations to hire more workers, increase salaries, improve inventories, and create more products at a lower cost.The numerous U.S. companies that prefer to do business or have moved their headquarters overseas because of America's high corporate tax rate will eagerly come back and companies from around the world will want to join them.

My Currency Usage Tax is a flat tax that utilizes a simple more efficient revenue process. The CUT is based on the Federal Reserve’s *Normal Daily Aggregate report of U.S. Dollar Funding Flows*. In America, $7.5 trillion flows through the U.S. economy each day.That number is $20 trillion in the world economy. Utilizing a 1% tax on the $7.5 trillion will produce a revenue stream of $75 billion per day which equates to more than $25 trillion per year. Unlike previous tax laws, there will be an inviolable maximum 1% consumption tax on dollar funding flows.

**How the CUT Works**

Every existing federal, state, county, and municipal tax and fee will be eliminated. States no longer collect income, property, or sales taxes. Employers are no longer required to withhold Federal Income, Medicare, and Social Security taxes for their employees. Also, employers are no longer required to pay the Federal Unemployment Tax.

However, employers are required to withhold 1% for the Currency Usage Tax. Every type of business financial transaction is taxed at 1%. Every monetary transaction within the U.S. economic system is taxed at 1%, except intrabank transfers between family member’s bank accounts within the same bank.

**CUT Example:**

Due to an increase in demand, a business takes out a $250,000 loan to improve inventories and hire more workers to sell more of their product. When the business receives the loan the tax paid is $2,500. The business spends $100,000 on their inventory, and the tax was $1,000. When workers receive their paycheck, they are taxed at 1%. If the worker’s yearly earnings are $50,000, their tax is only $500. However, every time the worker pays a bill or makes a purchase, those transactions are also taxed at 1%. That is still only an overall tax of 2% on American workers as compared to the 40-60% we all currently pay for state and federal taxes. Everyone in America would pay the same fair flat tax of 1% for their monetary transactions.

**CUT Revenue for Government**

If all state and federal taxes are eliminated, how in the world will they pay their bills? As mentioned, the Currency Usage Tax generates more than $25 trillion in revenue each year. $5 trillion a year goes toward paying off the federal debt until it is paid in full. This leaves $10 trillion for the federal government and $10 trillion to be divided among the states based on their citizen population. The new CUT federal and state revenue stream is significantly more than any revenue ever created by any tax structure in U.S. history.

FMS replaces the IRS as a federal agency within the Department of Treasury to collect all CUT revenue and maintain oversight of its proper allocation and distribution. While some people may be disappointed with the elimination of the IRS, be assured that its personnel and resources will be properly utilized. The IRS will be transformed to assist Americans with their benefit programs as part of the Federal Monitoring Service and State Management System.The resources of the former IRS will be used by FMS and SMS to monitor and manage USCF programs while preventing Fraud, Waste, and Abuse.

The CUT and USCF work together to solve numerous issues Americans have endured with regard to the IRS, welfare, entitlement programs, education, healthcare, livable wage, retirement, crime, justice, and much more.USCF solves America's problems utilizing sound reform that holds government accountable to increase efficiency and eliminate bureaucracy while improving quality and reducing overall expenses.

**Why The CUT Is Needed Now**

Mandatory spending on welfare and entitlement programs as a percentage of the federal budget has more than doubled since 2010 with Medicaid and Medicare leading the way. The out-of-control cycle of the federal government’s spending and borrowing against our future by printing money is why recessions are more frequent and more severe. Recessions are not a result of Capitalism but the Fed’s decision-making process.

When the federal government has no money to fix any of America’s problems and politicians relentlessly waste tax dollars, it becomes obvious that they don’t care about us. When a serious event like the pandemic does occur, the Feds have no recourse other than printing $6.4 trillion over 2 years and adding that to the federal debt.

We must come together to solve America’s problems and we must start by paying down the $34 trillion federal debt. My Currency Usage Tax is the only way we can pay off the debt, restore liabilities, and ensure Medicare and Social Security remain solvent.

**Economic Recovery With USCF**

My USCF economic recovery plan, in conjunction with the Currency Usage Tax, will fix America’s economic problems within a few short years. CUT is a simple flat tax that removes all tax burden from workers and businesses. CUT restores taxation to its Constitutional mandate by employing a 1% tax on the U.S. dollar daily funding flows. The elimination of the old tax structure will occur concurrently with the implementation of the Currency Usage Tax. 20% of the annual CUT revenue, $5 trillion, will go towards paying off the federal debt. As the debt decreases and revenue increases the $34 trillion federal debt will be paid off in about 8 years.

After the first few years of paying down the federal debt, our economy will stabilize and become more productive. When we stabilize our economy, we can start fixing all the other problems our politicians created. There is a very long list of everything that needs to be accomplished to fix all of America’s problems. It will take time and money as the damage has been going on for 60 years. When we work to restore America, it is important to remember that the Currency Usage Tax is a tax on economic productivity. So, the stronger the economy, the greater the tax revenue, the more everyone earns, and the greater benefits available to all.

**Minimum Wage Standard (MWS)**

The USCF sets a minimum wage that businesses and corporations must comply with based on many economic factors. The minimum wage for corporations is typically higher based on the number of employees. Small businesses are permitted a lower minimum wage because they are more vulnerable to economic instability and the USCF offsets wage differences with the Supplemental Income Benefit (SIB). While the MWS is reevaluated every 2 years, any changes require balanced considerations so that businesses will not pass along increased wages to consumers risking inflation.

**Cost of Living Adjustment (COLA)**

States whose cost of living is higher than the national average will be required to pay an additional Cost of Living Adjustment to employees of small businesses in their state. COLA is also reassessed and reestablished every 2 years.

**Step Forward Program (SFP)**

Some people have difficulty finding and maintaining a job. These individuals typically do better in low-demand jobs, particularly if it is a position where they can see the benefit of helping others. It is not our place to judge but to help people find work that will fulfill their needs and get them on track to a sustainable future. This is the purpose of the Step Forward Program. Many jobs in the SFP are typically considered volunteer work. They are low-stress jobs where the worker can help others in need. It is well established that when people can see their effort help others, they gain a sense of purpose and value to their own lives.

**Unemployment Support Benefit (USB)**

A primary goal of the Unemployment Support Benefit is to help citizens get back to work as quickly as possible. While a worker is unemployed and looking for their new job, they will receive Unemployed Support Pay and Subsistence. If someone is unable to find a job or can no longer tolerate their current job, the USB is there to help them find work that meets their needs. It is very important for people to find work that they love. As Mark Twain said, “*Find a job you enjoy doing, and you will never have to work a day in your life*.” USB also provides On-the-Job Training programs within the 900 Enterprise Zones across the U.S.

**Universal Basic Income (UBI)**

Martin Luther King was the first to suggest and fight for a Universal Basic Income to support the poor in America. Conceptually, MLK was on the right track as our welfare system is broken and only serves to keep the poor in poverty. As the world rapidly transitions to a fully automated AI workforce, America must develop a plan for Universal Basic Income so people can not only survive but maintain their quality of life. USCF has a plan, and the Supplemental Income Benefit is a first step in the right direction.

**Supplemental Income Benefit (SIB)**

Americans have over $1.2 trillion in credit card debt with student loan debt exceeding $1.8 trillion. Include every loan Americans owe to the financial system and our debt is a staggering $26 trillion. Not as bad as the Fed’s $34 trillion debt and at least we have our homes, businesses, and other assets to show for it.

Still, it is an enormous amount of debt, and many Americans are struggling with no relief in sight. Because of the federal government’s policies causing record inflation over the last 3 years, 65% of Americans are living paycheck-to-paycheck. If people don’t have money to spend, they can’t provide for their loved ones. If people don’t have money to save, they can’t invest in their future. This burden creates enormous stress that is a root cause of many social ills plaguing America.

The USCF Supplemental Income Benefit works to solve these problems. All government welfare programs will be incorporated into a single program that solves the dysfunction of America’s current welfare system. USCF eliminates the federal and state bureaucracies which could have freed up $2 trillion that would have been paid out as benefits. To be clear, the SIB is not welfare. Workers taking advantage of the SIB do not have to prove need and will never be asked to pay it back.

**Supplemental Income Pay (SIP)**

The USCF Supplemental Income Benefit is paid out as Supplemental Income Pay by converting the citizen’s virtual funds into real dollars. USCF can do this at a cost that is significantly less than what the states and federal government currently pays for welfare and entitlement programs.

No matter what type of work citizens are engaged in, individuals who earn less than the GDP per Capita will be notified by SMS they are eligible for SIP. Citizens can be part-time, full-time, an intern, in a residency, even doing unpaid volunteer work; SIP can increase individual yearly earnings up to $78,300.

The SIP will match any job up to 40 hours per week and volunteer work up to 60 hours per week. Couples can both increase their yearly income through SIP; however, no individual can exceed the GDP per Capita limit. Individuals who receive SIP have it directly deposited into their bank account on the 1st and 15th of each month separate from their employer paychecks. Receiving 4 paychecks each month helps promote financial stability.

**SIP Example:**

The father of a family of 4 works about 40 hours a week earning $41,600 each year. The mother also has a part-time job working 20 hours a week and averages 10 hours a week doing volunteer work. She earns $18,200 a year. Their combined yearly income is $59,800. With Supplemental Income Pay the husband’s pay is increased to the $78,300 GDP per Capita limit. SIP doubles the wife’s pay to $36,400 and adds $9,100 for her volunteer work increasing her yearly income to $45,500. Their new combined USCF SIP yearly income is $123,800. Since there are no income or payroll taxes under USCF, they keep 99% of what they earn, leaving them with $122,562.

The USCF Supplemental Income Pay does what welfare could never do for Americans. It immediately lifts people out of poverty and moves them into the middle class. The more families earn the more they have available to spend, save, and invest. Increased spending power enhances economic productivity. Saving and investing significantly improves a family’s ability to plan for and achieve their American dream.

**Homeowners Benefit (HOB)**

The USCF Homeowners Benefit makes homeownership easy and accessible for citizens seeking to purchase a home. The HOB implements safeguards to maintain housing market stability while mitigating the risk of homeowner bankruptcy. All home loans are acquired through the free market ensuring competitive home mortgages. Likewise, for these reasons, the functions and responsibilities of Fannie Mae, Freddie Mac, Federal Home Loan Bank, and other systems remain unchanged.

Citizens looking to purchase a home who have been employed for a minimum of two years in the same job may borrow up to 80% of their home loan through a mortgage bank or lender of their choosing. Citizens can increase their home loan borrowing by 5% for each additional full year of employment in the same job making it possible to borrow up to 100% of their home loan including closing costs and other fees.

Under no circumstances will the HOB secure a home loan that exceeds 100% of the assessed market value of the home. Additionally, under no circumstances will NINJA (No Income, No Job or Assets) loans be supported within USCF. Our elected officials enacting legislation that forced banks to issue NINJA loans under the threat of heavy fines resulted in the 2008-2009 U.S. housing market collapse and subsequent worldwide economic crisis. Citizens applying for the HOB may utilize their Supplemental Income Pay to improve their loan borrowing potential.

A citizen’s credit score may affect their home loan interest rate, but no citizen can be denied a home loan as long as they agree to the HOB criteria. Citizens with a low credit score can work with their State Management System to improve their credit score before applying for a home loan. SMS can help citizens set up automatic payments, manage their income, pay off debt, and other options to improve their credit score.

**Missed Home Loan Payments**

If someone is unable to make their house payments due to illness, unemployment, or other circumstances their State Management System will take over and make the house payments for them. When they are able to resume their house payments, SMS payments end. However, when the home loan is paid in full, the homeowner is required to continue making payments back into their USCF account until the borrowed house payments are reimbursed. When all transactions are complete the homeowner will receive a release of mortgage letter to pick up the deed to their home. Homeowners who take advantage of the payment support and sell their home before reimbursement is made must keep in mind that the USCF back payments will come out of the funds in the sale of the home.

**Small Business Administration (SBA)**

Each year the U.S. Small Business Administration makes available $30 billion for small businesses and approves over 70,000 loans. Most SBA loans are typically in the amount of $250,000 providing new business owners with the capital to start their business. In 1964, the SBA created a point system to give minorities priority with obtaining SBA loans. Since 2005, the SBA has made all startup loans only available to refugees seeking asylum, immigrants awaiting naturalization, minorities, and disabled veterans. SBA assists and trains these new business owners on how to manage their businesses. The SBA also provides access to their tools, resources, and capital for America’s 30 million small businesses.

**Small Business Benefit (SBB)**

The purpose of the USCF Small Business Benefit is to provide equal opportunity to every citizen seeking to start a small business. Any citizen with an innovative idea or desire to start a small business can utilize SBB resources. SBB is not for established businesses or for business owners seeking to expand their franchise as SBA retains those support functions. SBA remains available for existing business owners and SBB is a separate program under SBA for new business startups.

The SBB program can help citizens develop a business plan, conduct a market research study, fund their business, select an optimum location, develop the business structure, register the business, apply for licenses, permits, patents, trademarks, and so on.

When the business plan is complete and the market research study demonstrates the business is viable, SBB will assist the new business owner in completing all processes. SBB staff can also provide on the job Training for the new business owner and employees. SBB monitors the progress of the new business during the 3-month probation period providing additional assistance when needed.

**USCF SBB Loans**

SBB loans are up to $250,000 per individual utilizing their USCF as collateral. When a SBB loan is approved, virtual funds from their USCF are converted into real dollars. These funds are then made available to individuals through the SBA as their SBB loan. Citizens cannot be turned down for their small business loan if their business plan and market study are viable, and they agree to all requirements of the SBB smart contract.

To ensure adequate funding, people may combine their SBB loans for a small business startup. Family members and business associates may consent to combine their SBB to fund larger ventures with SBB approval. The percentage of the individual’s loan contribution equates to their percentage of business ownership.

**Retirement Income Benefit (RIB)**

Social Security requires both workers and their employers to pay 6.2% of the workers’ wages into the Social Security Withholding Tax. This tax is eliminated under USCF. The Retirement Income Benefit replaces all former Social Security benefits that are paid out as Retirement Income Pay (RIP) and Disability Income Pay (DIP). Since RIP and DIP are no longer taxed under USCF it removes one of the most frustrating issues with Social Security. Citizens who receive Social Security benefits can easily transition to DIP and RIP without any loss of their existing benefits or services.

The RIB gives you control over your investment funds. Your RIB is not controlled by the government and no corporation can steal your funds. As USCF works to replace all government entitlement programs, businesses will ensure a defined contribution plan is available for every employee. Every business, no matter how large or small, will have employee and employer matching contributions of up to 5%. Your RIB is portable between jobs and can be funded by more than one job.

The perception of low-income earners is that they can’t benefit from a retirement program. Lower pay means low contributions and usually that money is needed elsewhere. USCF RIP offers many advantages to overcome these issues. Low-income employees benefit from maximizing their contribution. Maximizing contributions equates to a 5% increase in pay from the employer and the USCF Supplemental Income Pay significantly offsets any employee contributions. Additionally, people who earn less than the GDP per Capita will also receive matching contributions from FMS and SMS. Even with these contributions, the overall annual cost of the RIB is significantly less than what the states and the federal government currently pays for entitlement programs.

**Retirement Income Pay (RIP)**

People may set their retirement date when they are financially established to do so. There is no mandatory age for retirement and no penalty for withdrawal of funds; however, each worker’s Retirement Income Benefit and Health Care Savings Account must be sufficient to cover expenses when planning to fully retire. The annual RIP is equal to the GDP per Capita and is 3.5 times the current annual Social Security payout. For example, the annual RIP after CUT would be $77,517. Retirees would receive a direct deposit of $1,490.71 into their bank account every Monday. RIP is paid out weekly as opposed to the monthly Social Security payout. Weekly payments help ensure a retiree’s financial stability.

**Disability Income Pay (DIP)**

Citizens who receive Disability Insurance from the federal Social Security system will experience no changes moving over to USCF DIP. However, individuals not previously identified for Federal Disability Insurance must be evaluated and designated as disabled in order to receive DIP. Children with disabilities or special needs are identified as part of their school district’s Primary Healthcare. Adults can be identified and referred by any of their USCF Healthcare programs. Military members are referred for DIP through the military healthcare system or the Veterans Administration. While children are always covered 100% under USCF, adults are paid DIP as a percentage of their identified disabilities.

**Education Reform**

The paradigm must change with respect to education reform in America. If we want our educational institutions to be successful again, the first step is to remove politics from education. Religion was quickly forced out of public schools in the 1960s, and we should be able to apply that same standard for political influences. America’s outdated 388-year-old classroom environment must be restructured. Many new technologies and methodologies have proven successful in school systems around the world. The USCF Education Reform program utilizes these new advancements in education.

**Primary and Secondary Education Fund**

USCF provides monies for all school districts through a Primary and Secondary Education Fund. The PSEF provides every school district throughout the U.S. equal minimum disbursement of $16,390 per student every school year. That amount was the average paid by all states per child for public education. States that have a higher annual funding requirement will be required to make up for that difference through their own state funding. States that have a lower annual requirement will be monitored by their State Management System to ensure they are meeting PSEF standards. Any state that meets standards and has federal funds that exceed their requirements may use those additional funds as they deem necessary to improve the quality of education in their states. SMS may recommend increasing the salaries and benefits of educators. Post-secondary education grants for high school graduates are also always a good option.

School districts can receive an additional $500 for each child attending music classes, secondary language classes, and/or social skills development. These additional funds are available throughout primary and secondary education. Music, secondary language, and social skills are essential skills that significantly improve a child’s brain development and function. Music and learning a secondary language have been shown to improve learning, retention, creativity, critical thinking, and STEAM skills.

An additional $1,000 per child is made available for students enrolled in Science, Technology, Engineering, Art, and Math (STEAM) classes in grades 5 through 12. Children with special education or medical needs receive the appropriate funds necessary for those children so that there is no burden on the family. School districts also receive additional funds for children who are identified as gifted and talented.

Appropriate funds are tied directly to each student which follows them wherever they attend school. If a student attends a private school, SMS will disburse the funds for that student to the private school. The private school must meet all PSEF standards including medical and mental healthcare. Parents who home-school their children receive limited PSEF since the healthcare of their children will be supported by the school district within which they live.

Healthcare for all children is integrated into school districts. Identifying the healthcare needs of children plays a very important role in proactive healthcare. School staff are in a unique position where they can help identify a child’s healthcare needs before they become problematic or chronic. Schools are required to maintain the appropriate level of medical staff to meet the needs of their students. All children are covered where they have no premiums or copay for their healthcare. School districts are fully funded by PSEF to meet these requirements.

**USCF Healthcare Programs**

USCF healthcare is made up of 7 separate but distinct programs. Each program serves a specific purpose and need. Every citizen is required to participate in Primary Healthcare (PHC) and Essential Healthcare (EHC). PHC handles outpatient care and EHC covers inpatient care. People participate in Chronic Healthcare (CHC), Mental Healthcare (MHC), Assisted Living Care (ALC), and Risk and Recovery Care (RRC) based on their specific needs. No matter what type of medical care an individual needs it is paid for through a single fund called their Healthcare Savings Account (HCSA). Individuals who utilize Aesthetic Healthcare (AHC) continue to pay out of pocket for those services with limited availability through their HCSA.

All USCF healthcare programs operate in the free-market economy to create the competition that improves quality while keeping costs low. Until the federal debt is paid off every citizen is required to pay a minimum of 1% of their income for each program they utilize. The employer, the state, and federal government also match contributions for individuals whose yearly income is less than the U.S. GDP per Capita. All funds go into the Healthcare Savings Account. As the federal debt is paid down USCF will absorb and eliminate all copays. When the federal debt is fully paid off USCF will evaluate changes to America’s economic structure and consider if absorbing healthcare premiums is an option.

Remember children have no premiums or copays for their healthcare. Their PHC is managed by the school district within which the child lives and paid for by the Primary and Secondary Education Fund. All other healthcare needs of children are managed and funded by the State Management System.

**Healthcare Savings Account (HCSA)**

The Healthcare Savings Account is unique and has significant advantages over all current medical savings programs. The HCSA is completely portable. There is no loss of service if an individual changes jobs, between jobs, or is out of work. People can use their HCSA anywhere around the world when they need medical care. Individuals who have a pre-existing medical savings account can easily convert them to the HCSA. The HCSA is an important tool for controlling healthcare costs and improving the overall efficiency of the healthcare system.

People only pay for the medical programs they need. The HCSA collects all funds from each healthcare program. HCSA funds are secured in an account that gains interest at the rate of 2% above the Federal Fund Rate. HCSA funds may be invested in higher-yielding options when certain conditions are met. HCSA funds roll over from year to year meaning you will never lose your medical funds if they are not utilized by the end of the year. These conditions allow HCSA funds to accumulate at a rate that will typically exceed the healthcare needs of most individuals, particularly healthy young adults.

**Conclusion**

**What You and I Must Do to Save America**

Politicians and their wealthy donors control us with chaos and confusion because it works. We have allowed it to work for all too long, but it is our time now. America needs us. You and I can save America if we put aside our differences and work together. Politicians and the affluent have done everything possible to destroy our culture, our society, and the American way of life. They don’t care because it has no impact on their lifestyle.

They live in their exclusive gated communities with armed guards while we struggle with record crime. They live in 20,000 sq. ft. mansions with their heated Olympic-size swimming pools, and they want utility companies to control the thermostat in our homes. They drive around in their gas guzzling Chauffeur driven limousines while they pass laws forcing us to buy EVs we can’t afford. They fly their private jets to Paris and Tokyo to eat their $500 gourmet steak dinners and tell us we can only eat veggie burgers.

As a corporate pilot, I got to see firsthand how the wealthiest in America live their extravagant lifestyle. It became obvious to me that they made America what it is today to exclude us from their way of life. They promise us a world of peace and plenty, but they are the only ones that can afford to live that dream.

It is our time to take power away from those who try to control us and give it back to the people, as our Founding Fathers intended. It takes courage and conviction to speak truth to power. We deserve the truth; we demand the truth from our government. If you give me the honor of being your representative, I will be your voice of truth.

Implementing USCF will eliminate government control over us and force politicians to work for us, not against us. USCF and CUT working together will pay off the federal debt, replace the unsustainable welfare system, and fix our broken healthcare system. Solving these big issues will give us the ability to fix every other problem plaguing America.

It is my hope that you like my solutions on how we can solve America’s problems. If you like my solutions, then please consider voting for me. Invite your family and friends to look at these ideas and ask them to consider voting for me.

**Please go to www.USCF.Life to learn more about:**

Education reform that supports everyone,

Affordable proactive healthcare,

Responsible government spending,

Eliminate government debt,

End government overregulation,

Return to a Free Market Economy,

End government control through taxation,

Work fulfillment and job security,

Mitigate bankruptcies,

End citizen dependence on government,

Welfare reform that lifts people into the middle class,

Build communities to end poverty,

End homelessness,

Fix the naturalization system,

End illegal immigration,

Ensure our Constitutional rights will not be denied,

End Police abuse and corruption,

Eliminate false arrest and imprisonment,

Compensation for false arrest,

Expunge false arrest record at no cost,

End Judicial abuse and corruption,

Make criminals pay for their crimes, not the victims,

Crime victims fully compensated by criminals,

Work towards eliminating crime,

How to reduce the prison population,

How to assimilate parolees into society,

Amnesty after parole,

Expunge criminal records after successful amnesty,

End Political abuse and corruption,
Reform that will fix America’s broken Political System, and **make the American Dream possible again!**

Please feel free to call or email me with any questions.

May God bless you, and God bless America!

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| --- | --- |
| Rod@Lingsch.US | A qr code with red and blue squares  Description automatically generated |
| (830) 461-7181 |
| www.USCF.Life |

**Acronyms:**

AHC ~ Aesthetic Healthcare

ALC ~ Assisted Living Care

CBP ~ Customs and Border Protection

CHC ~ Chronic Healthcare

CHIP ~ Children’s Health Insurance Program

CUT ~ Currency Usage Tax

DIP ~ Disability Income Pay

EHC ~ Essential Healthcare

FMS ~ Federal Monitoring Service

GDP ~ Gross Domestic Product

HCSA ~ Homeowner Savings Account

HMO ~ Health Management Organization

HOB ~ Homeowner Benefit

MWS ~ Minimum Wage Standard

OASDI ~ Old-age Survivor’s and Disability Insurance

PHC ~ Primary Healthcare

PSEF ~ Primary and Secondary Education Fund

RIB ~ Retirement Income Benefit

RIP ~ Retirement Income Pay

RRC ~ Risk and Recover Care

SBA ~ Small Business Administration

SBB ~ Small Business Benefit

SFP ~ Step Forward Program

SIB ~ Supplemental Income Benefit

SIP ~ Supplemental Income Pay

SMS ~ State Management System

SSA ~ Social Security Administration

SSI ~ Social Security Income

UBI ~ Universal Basic Income

USB ~ Unemployed Support Benefit

USCF ~ United States Citizen Fund

VC ~ Virtual Currency

**Faith** 🕊️ **Family** 👨‍👩‍👧‍👦 **Freedom**



**Rod Lingsch for Congress 2024**

**Texas' 35th Congressional District**

**www.USCF.Life**